

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dane M Whitaker  
Tammy S Whitaker  
Debtors

Case No. 17-02403-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Feb 18, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Dane M Whitaker, Tammy S Whitaker, 320 Sawmill Road, Dillsburg, PA 17019-9582                             |
| 4931797  | + GreenPath Debt Solutions, Acct No 6196669, 222 East Van Buren Street, Suite 619, Harlingen, TX 78550-6857 |
| 4984751  | + Members 1st Federal Credit Union, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430            |
| 4931802  | + Orthopedic Institute of PA, Acct No 403948, 3399 Trindle Road, Camp Hill, PA 17011-2286                   |
| 4931805  | #+ Physical Therapy, Acct No 176624, 75 Evelyn Drive, Millersburg, PA 17061-1258                            |
| 4931806  | PinnacleHealth Hospitals, Acct No 3366751, P.O. Box 2353, Harrisburg, PA 17105-2353                         |
| 4931807  | Quantum Imaging, Acct No 342594, P.O. Box 62165, Baltimore, MD 21264-2165                                   |

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | + Email/Text: blegal@phfa.org                     | Feb 18 2021 19:39:00 | Pennsylvania Housing Finance Agency, 211 N Front St, Harrisburg, PA 17101-1406                           |
| cr       | + EDI: WFFC.COM                                   | Feb 18 2021 23:53:00 | Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872 |
| 4931790  | + EDI: WFNNB.COM                                  | Feb 18 2021 23:53:00 | Bon Ton, Acct No 2117 0100 1117 ****, P.O. Box 182789, Columbus, OH 43218-2789                           |
| 4931792  | + EDI: CAPITALONE.COM                             | Feb 18 2021 23:53:00 | Capital One Bank USA, Acct No 5178 0598 4561 5278, P.O. Box 30281, Salt Lake City, UT 84130-0281         |
| 4931791  | + EDI: CAPITALONE.COM                             | Feb 18 2021 23:53:00 | Capital One Bank USA, Acct No 5178 0575 9508 6633, P.O. Box 30281, Salt Lake City, UT 84130-0281         |
| 4965070  | EDI: BL-BECKET.COM                                | Feb 18 2021 23:53:00 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                            |
| 4931793  | + Email/PDF: creditonebknofications@resurgent.com | Feb 18 2021 19:54:36 | Credit One Bank, Acct No 4447 9622 1276 ****, P.O. Box 98873, Las Vegas, NV 89193-8873                   |
| 4931794  | + Email/PDF: DellBKNotifications@resurgent.com    | Feb 18 2021 19:54:41 | Dell Financial Services, Acct No 6879 4501 2903 0466 125, P.O. Box 81607, Austin, TX 78708-1607          |
| 4931795  | EDI: AMINFOFP.COM                                 | Feb 18 2021 23:53:00 | First Premier Bank, Acct No 5178 0064 3602 ****, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145    |
| 4931796  | EDI: AMINFOFP.COM                                 | Feb 18 2021 23:53:00 | First Premier Bank, Acct No 5178 0065 2507   |

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|         |  | ****, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145 |  |
| 4931798 | + Email/Text: PBNCNotifications@peritussservices.com | Feb 18 2021 19:39:00                                       | Kohl's Department Store, Acct No 6393 0506 8306 ****, P.O. Box 3115, Milwaukee, WI 53201-3115                                |
| 4931799 | + Email/Text: unger@members1st.org                   | Feb 18 2021 19:39:00                                       | Members 1st F.C.U, Acct No 0084731025, 5000 Louise Drive, Mechanicsburg, PA 17055-4899                                       |
| 4979953 | + EDI: MID8.COM                                      | Feb 18 2021 23:53:00                                       | Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011 |
| 4931800 | + EDI: MID8.COM                                      | Feb 18 2021 23:53:00                                       | Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255   |
| 4931801 | EDI: NAVIENTFKASMSERV.COM                            | Feb 18 2021 23:53:00                                       | Navient, Acct No 9161 1048 081E 00**, Dept of Education Loan Serv., P.O. Box 9635, Wilkes Barre, PA 18773-9635               |
| 4966826 | EDI: NAVIENTFKASMSERV.COM                            | Feb 18 2021 23:53:00                                       | Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635        |
| 4931803 | Email/Text: blegal@phfa.org                          | Feb 18 2021 19:39:00                                       | PA Housing Financing Agency, Acct No HE00 0269 5914, 2101 North Front Street, Harrisburg, PA 17110-1086                      |
| 4936502 | Email/Text: blegal@phfa.org                          | Feb 18 2021 19:39:00                                       | PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105  |
| 4970094 | EDI: PRA.COM   | Feb 18 2021 23:53:00                                       | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 4971135 | + EDI: JEFFERSONCAP.COM                              | Feb 18 2021 23:53:00                                       | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999                        |
| 4984610 | + Email/Text: bncmail@w-legal.com                    | Feb 18 2021 19:39:00                                       | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                           |
| 4931808 | + EDI: WTRRN BANK.COM                                | Feb 18 2021 23:53:00                                       | Target Credit Card, Acct No 5859 7520 8193 ****, P.O. Box 673, Minneapolis, MN 55440-0673                                    |
| 4946171 | EDI: WFFC.COM  | Feb 18 2021 23:53:00                                       | Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657                                       |
| 4931809 | + EDI: WFFC.COM                                      | Feb 18 2021 23:53:00                                       | Wells Fargo Dealer Services, Acct No 5177 9028 ****, P.O. Box 1697, Winterville, NC 28590-1697                               |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 4931804  | ##+           | Penn Credit Corporation, Acct No C990 1340 0D10 6**, 916 South 14th Street, Harrisburg, PA 17104-3425 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2021 at the address(es) listed below:**

| Name                            | Email Address   |
|---------------------------------|---|
| Charles J DeHart, III (Trustee) | TWecf@pamd13trustee.com   |
| Jada S Greenhowe                | on behalf of Creditor Pennsylvania Housing Finance Agency JGREENHOWE@PHFA.ORG   |
| James Warmbrodt                 | on behalf of Creditor Members 1st Federal Credit Union bkgroup@kmlawgroup.com   |
| James M Bach                    | on behalf of Debtor 2 Tammy S Whitaker JMB@JamesMBach.com<br>staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com |
| James M Bach                    | on behalf of Debtor 1 Dane M Whitaker JMB@JamesMBach.com<br>staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com  |
| Rebecca Ann Solarz              | on behalf of Creditor Members 1st Federal Credit Union bkgroup@kmlawgroup.com   |
| United States Trustee           | ustpreion03.ha.ecf@usdoj.gov  |
| William E. Craig                | on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecmail@mortoncraig.com,<br>mortoncraigecf@gmail.com    |

TOTAL: 8

**Information to identify the case:**

|  |                                  |                                |             |
|--|----------------------------------|--------------------------------|-------------|
| Debtor 1   | <u>Dane M Whitaker</u>           | Social Security number or ITIN | xxx-xx-8113 |
|  | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2   | <u>Tammy S Whitaker</u>          | Social Security number or ITIN | xxx-xx-8155 |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Middle District of Pennsylvania |                                  |                                |             |
| Case number: 1:17-bk-02403-HWV                                 |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dane M Whitaker

Tammy S Whitaker

2/18/21**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**